



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715

Inventor: G. Cunningham

Assignee: Block Financial Corporation

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Examiner: T. Harbeck

**AMENDMENT TO
PATENT APPLICATION**

Group

Art Unit: 3628

Attorney

Docket No.: 1134-009B

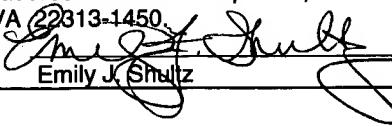
Title: REAL-TIME FINANCIAL CARD
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Mail Stop RCE
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P.O. Box 1450
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Date of Deposit: February 28, 2006

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Emily J. Shultz

Sir:

Applicant is submitting this amendment in response to the Examiner's office
action dated October 31, 2005.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 3 of this paper.

REMARKS begin on page 10 of this paper.